

SO ORDERED



James F. Schneider
JAMES F. SCHNEIDER
U.S. BANKRUPTCY JUDGE

In the United States Bankruptcy Court
For the District of Maryland
Baltimore Division

In re:

Ronald D. Morley & Jennie Dianne
Morley

Debtor(s)

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Branch Banking and Trust Company

Movant

v.

Ronald D. Morley & Jennie Dianne
Morley, et al

Respondents

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Case No.: 16-14797-JFS

(Chapter 7)

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CONSENT ORDER ON MOTION SEEKING RELIEF FROM STAY

Upon consideration of the Motion Seeking Relief From Stay (the "Motion") with respect to **1113 Moonbow Drive Westminster, MD 21157** (as more fully described in the Motion, the "Property") filed by **Branch Banking and Trust Company** for itself, its assignees and or successor (collectively, the "Lienholder"), the Debtors' failure to respond to the Motion, the Opposition to the Motion filed by Zvi Guttman, Chapter 7 Trustee, and the consent of the Trustee and the Lienholder hereto --

NOW, THEREFORE, it is by the United States Bankruptcy Court for the District of Maryland:

ORDERED, that:

1. Subject to the terms and conditions of this Order, the Motion is, granted, the stay is lifted and the Lienholder may take all lawful actions in accordance with its loan documents and applicable non-bankruptcy law.
2. The Trustee shall have until January 22, 2017, to market and obtain a contract for the Property which contract shall (a) provide for the payment in full of the Lienholder's allowed secured claim or (b) be otherwise acceptable to the Lienholder.
3. The Trustee shall have March 15, 2017, in which to close on a sale of the Property.
4. During the periods set forth in Paragraphs 2 and 3 hereof (the "Forbearance Periods") the Lienholder shall not take any action with respect to the Property, unless the Trustee in his sole and absolute discretion determines that sale of the Property is not likely to result in a meaningful recovery and so advises counsel to the Lienholder in writing, in which instance the Lienholder shall be immediately permitted to exercise all of its rights against the Property pursuant to its loan documents

and applicable non-bankruptcy law.

5. Upon the expiration of either of the Forbearance Periods without the Trustee having satisfied the conditions set forth herein, and absent the Lienholder's consent to extend either such period, the Lienholder shall notify the Trustee in writing of its intent to commence foreclosure proceedings. Unless within seven business days of said Notice the Trustee requests that the Court continue the Forbearance Periods, or either of them, the Lienholder shall be immediately permitted to exercise all of its rights against the Property pursuant to its loan documents and applicable non-bankruptcy law. If the Trustee makes such request of the Court, the Lienholder shall take no further action until the Court has ruled upon such request.

6. Upon completion of any foreclosure, sale or other disposition of the Property by the Lienholder, the Lienholder shall promptly provide a copy of the Report of Sale and any audit to the Trustee. In the event any such disposition results in a surplus, the Lienholder shall promptly pay such surplus to the Trustee.

7. Should the case be dismissed, and no motion to reinstate the case be filed within 10 days thereafter, the Lienholder shall be immediately free to exercise all of its rights provided by its loan documents and applicable non-bankruptcy law regardless of the terms set forth in the Order.

/s/ Zvi Guttman
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Counsel to the Lienholder

I HEREBY CERTIFY that the terms of the copy of the consent order submitted to

the Court are identical to those set forth in the original consent order; and the signatures represented by the /s/ on this copy reference the signatures of consenting parties on the original consent order.

/s/ Gene Jung
Gene Jung

Suggested Distribution List:

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END OF ORDER